RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bons fide obligation Recording Requested By/Return To: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058 Loan Number: 3330000341 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. a corporation organized and (herein "Assignee"), whose address is existing under the laws of New Jersey 19D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by a certain Mortgage dated March 10, 2008 HELEN L SHASA-ROTILE AND BRIAN J ROTILE, WIFE AND HUSBAND to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure) Two Hundred Fifty Thousand payment of , (250,000.00 (Include the Original Principal Amount and Manurity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. MB20372 , at page 156 for as No. 2006028428) of the Records of MORRIS , together with the note(s) and obligations County, State of NJ , recorded on 3/20/2006 therein described and the money due and to become due thereon with interest, and all rights accused or to accuse under such Mortgage TO HAVE AND TO HOLD the same unto Assignce, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007 PICATINNY FEDERAL CREDIT-LINIOR Witness MICHAEL J. MCGRATH, JR. AVP Witness Attest nest Properted By: PICATINNY FEDERAL CREDIT UNION eddress: 100 MINERAL SPRINGS ROAD, DOVER, 67801 May BOSEY COUNTY OF

US4289

ici

I CERTIFY THAT ON December 27, 2607

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION TRAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT

_OF EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTETTY NAMED IN THIS INSTRUMENT

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

SUZANDE MARIA CAVALLUTZO HOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

MICHOEL J. MERRY

PICATINNY FEDERAL CREDIT UNION

RPL 275- ASSIGNMENT OF MORTGAGE-CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bons fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330000341

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated March 10, 2006

, made and executed by

HELEN L SHASA-ROTILE AND BRIAN J ROTILE, WIFE AND HUSBAND

to and in favor of US Mortgage Corp. and given to secure) Two Hundred Fifty Thousand payment of , (250,800,80 (Include the Original Principal Amount and Maturity Data of Note(s)) , at page 156 which Mortgage is of record in Book, Volume, or Liber No. MB20372

No. 2008026428

, recorded on , together with the note(s) and obligations therein County, State of NJ 03/20/2008 described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignce, its successor and assigns, forever, subject only to the terms and conditions of

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

JOHN KUSKIN Witness AVP Witness

Attest

Seat:

US4290

This lostry ment Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

Joan Kussen I CERTIFY THAT ON December 27, 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON (A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

US Mortgage Corp.

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTTTY NAMED IN THIS INSTRUMENT Mari

SUPARNE MARIA CAVALLUZIO NOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

FNMA-USM000000891

Case 2:09-cv-01295-GEB -MCA Document 90-34 Filed 12/15/10 Page 3 of 99 PageID: 1771

DDF0000007441973

		•
Product Type		
Seller Name	υ.	S. MORTGAGE CORP.
Seller No.		23884-000-7
Contract No Expiration	Date	361480-01/03/08
Batch ID		36129403
Payee Code		055014614
Lender Loan ID	•	3330002748
Servicer Name	υ.	S. MORTGAGE CORP.
Servicer No.		23884-000-7
Address	167	BLOOMINGDALE ROAD
Property City		SHICKSHINNY
Property State		PA
Property Zip Code		18655
Original Ln Amt/Line Amt		195000.00
Original Note Rate		6.25
First Paymnt Due		Jul 1, 2007
Loan Term		360
Loan P&I Amt (monthly)	•	1200.65
Submission Type/Lien		Whole/First
Amortization Type		Fixed Rate
Loan Type		3
Certification Priority	,	080
FNMA Loan No.		4005757011
Mortgage Type		Other

CRC FIT Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datak Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 12/27/2007 Printed: 12/28/2007

CRICINAL

NOTE

May 11, 2007 [Date]

HAZLETON [City]

Pennasylvania (Suse)

167 BLOOMINGDALE ROAD SHICKSHINNY, PA 18655

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$195,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.2500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on July 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on June 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Psyments

My monthly payment will be in the amount of U.S. \$1,200.65

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE-Single Family-Fennie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3260 1/01

TEM 104ML1 (0600)

GrantDoor*

MFCD3002

3330002748

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default,

(C) Notice of Defeatt

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by one for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if 1 am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor.
"Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family--Famile MacFredda Mac UNIFORM INSTRUMENT

Form 3200 1/01 GronDock** (Page 2 of 3) 3330002748

MFCD3002

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent. Lender may require immediate payment in full of all sums accured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sams secured by this Security Instrument. If Borrower fails to pay these sams prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages I through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDER JOHN KUKEL (Seal) Borrower	Orshetatel (Seal)
(Seal]	
(Seal)	
	[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mas/Freddle Mac UNIFORM INSTRUMENT

PAY TO THE ORDER OF

HTINTHERIN WAREHOUSE COORDINATOR

MFCD3002

Form 3200 1/01 GroutDoor (Page 3 of 3) 3330002748

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002748

Borrower(s) JOHN KUKEL, CHRISTINE KUKEL

Property Address: 167 BLOOMINGDALE ROAD, SHICKSHINNY, PA 18655

Note Amount: 195,000.00

Note Date: May 11, 2007

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title

AVÍ

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330602748

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (heroin "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 dues hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated May 11, 2007

, made and executed by

JOHN KUKEL AND CHRISTINE KUKEL, HIS WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of , (195,000.00

) One Hundred Ninety Five Thousand

(include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. 3007 (or 88

No. 5765907

Records of 1117 FRNE

County, State of PA

, recorded on

, together with the note(s) and obligations therein

described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

US Mortgag Witness JOHN KUSKIN AVP Witness

Attest

Seal:

This Instrument Prepared By: address: 19D Chapin Road, Pinc Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISPACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS OF US Mortes

AS OF US MOTTGAGE COTP.
EXECUTED THIS INSTRUMENT AS THE ACT OP THE BATTYY NAMED IN THIS INSTRUMENT (C)

NOTARY

US4290

CONTRACTOR CAVALLUZZO LUIANT PUBLIC OF NEW JERSEY Commission Explies 7/22/2008 RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignce is not acting as a nominee of the mortgager and that the mortgage continues to secure a bons fide obligation

Recording RequestedBy/ReturnTe; MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002748

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is

100 MINERAL SPRINGS ROAD, DOVER, 07801

does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

does hereby gram, acti, assign, treesfor and convey, unto

US MORTGAGE CORP.

, a corporation organized and existing under the laws of New Jersey (herein "Assignee"), whose address is 19D CHAPSH ROAD, PINE BROOK, NJ 07058

s certain Mortgage dated May 11, 2007 , made and executed by

JOHN KUKEL AND CHRISTINE KUKEL, HIS WIFE

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

thereig described and the money due and to become due thereon with interest, and all rights accrused or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

IN WITNESS WHEREUP, the wateringhed Assignor	UNI STOCKET FIG VINERANT OF HEAVE OF PASSAGE AND PASSA
m	PICATINNY FEDERAL GREDIT UNION) BY:
Witness	MICHAEL I MCGRATH, JR.
Witness	AVP
Attest	-
Seal:	
This instrument Prepared By: PICATINNY FEDERAL CREE address: 100 NINERAL SPRINGS ROAD, DOVER, 07801 BYTATE OF COUNTY OF	of union Heres
1 CERTIFY THAT ON December 27, 2007 PERSONALLY CAME SEPORE HE AND STATED TO N {A} WAS THE MAKER OF THIS INSTRUMENT (B) WAS AUTHORIZED TO AND DID EXECUTE AS	THIS INSTRUMENT OF PICATINNY FEDERAL CREDIT UNION
(C) EXECUTED THIS INSTRUMENT AS THE AC	TOP THE ENTER NAMED IN THIS INSPECTION

NOTARY PUBLIC OF NEW JERSEY Commission Explice 7/22/2008

U\$42**89**

Region

DDF0000007441974

<u> </u>	•
Product Type	- a respinate and account
Jeller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No Expiration	Date 361480-01/03/08
Batch ID	36129403
Payee Code	055014614
Lender Loan ID	3330003642
	U. S. MORTGAGE CORP.
Servicer Name	23884-000-7
Servicer No.	324 W. DEWEY AVENUE
Address	
Property City	JEFFERSON TWP A
Property State	LN
Property Zip Code	07885
Original Ln Amt/Line Amt	233000.00
Original Note Rate	6.375
First Paymnt Due	Jan 1, 2008
Loan Term	360
Loan P&I Amt (monthly)	1453.62
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Pertification Priority	080
,	4005757012
FNMA Loan No.	Other
Mortgage Type	Ocher

CBC FYI Comments: Delivers notes and essignments separately. Accept endorsements from subsidiaries; Skyline No rtgage, Datek Mortgage, and DRA Lending Solutions.

Variance: No Variances



Received: 12/27/2007 Printed: 12/28/2007

NOTE

November 26, 2007

ROCKAWAY (Cky)

New Jersery (State)

324 W. DEWEY AVENUE JEFFERSON TWP AKA WHARTON, NJ 07885

[Property Address]

BORROWER'S PROMISE TO PAY

(this amount is called in return for a loan that I have received, I promise to pay U.S. \$233,000.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder,"

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 6.3750% rate of

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the lat day of each month beginning on January 01, 2008 I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on December 01, 2037

amounts in full on that date, which is called the "Maturity Date." I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,453.62

BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Family MacFreddle Mac UNIFORM INSTRUMENT

Form 3200 L/81

PIEM 164EL1 IDEOF

MECD3002

3330003642

FNMA-USM000000963

5. LOAN CHARGES

If a law, which applies to this loss and which sets maximum loss charges, is finally interpreted so that the interest or other loss charges collected or to be collected in connection with this loss exceed the permitted limits, then: (a) any such loss charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

if the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

if I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note-Holder does not require me to pay immediately in full as described above, the Note-Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Faunte Man/Freddie Mac UNIFORM INSTRUMENT

Form 3280 I/01 GreatDect ** (Page 2 of 3) 3330003642

MEM 1846L2 (000) ASFCD3002

Case 2:09-cv-01295-GEB -MCA Document 90-34 Filed 12/15/10 Page 13 of 99 PageID:

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment, in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further sotice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Mayoman	(Seal)	 (Scal)
MÁRY A MÁNSER	*DOI(GWC)	
	(Scal)	 (Scal)
	*ROLLOW EX	
	(Scal)	(Seal)
	-Bortower	
PAY TO THE ORDER OF		[Sign Original Only]
WICHOUT RECOURSE	 I	•
IGURGEISKIN WALEHOUSE COORDINATOR	· ·	

MULTISTATE FIXED RATE NOTE—Single Family—Family Man/Francise Mac UNIFORM INSTRUMENT

пен 144L3 (1900) MFCD3002 Form 3100 1/01 Grantines** (Page 3 of 3) 3330003642

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330003642

Borrower(s) MARY A. MANSER

Property Address: 324 W. DEWEY AVENUE, JEFFERSON TWP AKA WHARTON, NJ 07885

Note Amount: 233,000.00

Note Data: November 26, 2007

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330003642

No. 2007105202

) of the

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. , a corporation organized and (herein "Assignee"), whose address is existing under the laws of **New Jersey** 190 CHAPIN ROAD, PINE BROOK, NJ 67058 , made and executed by a certain Mortgage dated November 26, 2007 Mary A Manser

and given to secure to said in favor of PICATINNY FEDERAL CREDIT UNION) Two Hondred Thirty Three Thousand payment of , (233,000.00 (Include the Original Principal Amount and Materity Date of Note(s)) for as , at page 1162 which Martgage is of record in Book, Volume, or Liber No. 20973 Records of MORRIS

, together with the note(s) and obligations , recorded on 12/ 5/2007 County, State of NJ therein described and the money due and to become due thereon with interest, and all rights accused or to accuse under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Tw	BY: MARKET
Witness	MICHAEL J. MCGRATH, JR.
Witness .	AVP
Attest	
Seal:	
This instrument Prepared By: PICATI Address: 100 MINERAL SPRINGS ROA STATE OF Way TELESAN	n novem 07881
I CERTIFY THAT ON December 2 PERSONALLY CAME BEFORE ME (A) WAS THE MAKER OF TH	7, 2007 NULTURED TO MY SATISFACTION THAT THIS PERSON
(a) exemple THIS INSTE	MENT AS THE ACT OF THE ENTITY NAMED IN THIS INSPECTION

Countrion Expires 1/22/2008 F. S. HEM TO SLIBURY YEATON AND AREAM STRAKET

1194788

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgagor and that the mortgage continues to score a bons fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 1330003842

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address la 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

(herein "Assignee"), whose address is

a corporation organized and

3900 Washington Avenue NW, Washington, DC 20016

a cortain Mortgage dated November 26, 2007

, made and executed by

Mary A Manser

to and in favor of US Merigage Corp.

and given to secure

) Two Hundred Thirty Three Thousand

(Include the Original Principal Amount and Maturity Date of Note(a))
which Mortgage is of record in Book, Volume, or Liber No. 20973 at pag

, at page 1162

No. 2007105202

Records of MORRIS

, recorded on County, State of NJ

, together with the note(s) and obligations therein 12/05/2007

described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Wime

JOHN KUSKIN

Witness

Attest

Seal:

ent Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

Tout Lucy

I CERTIFY THAT ON December 27, 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS OF US MOTEGAN WAS ADTHORIZED TO AND DID EXECUTED THE INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS (C)

NOTARY

US4290

WEATRIE MARIA CAVALLUZZO HOTARY PUBLIC OF NEW JERSEY Commission Expires 7/22/2008

Region

DDF0000007441975

	•
Product Type	
Feller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No Expiration	Date 361480-01/03/08
Batch ID	36129403
Payee Code	055014614
Lender Loan ID	3330003754
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	20 SIGNAL HILL TRAIL
Property City	SPARTA
-	ŊJ
Property State	
Property Zip Code	07871
Original Ln Amt/Line Amt	367900.00
Original Note Rate	6.25
First Paymnt Due	Jan 1, 2008
Loan Term	360
Loan P&I Amt (monthly)	2265.23
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
NMA Loan No.	4005757014
	Other
Mortgage Type	

CSC FYI Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 12/27/2007 Printed: 12/28/2007

ORIGINAL

NOTE

November 28, 2007 (Date)

PINE BROOK [City]

New Jersery

20 SIGNAL HILL TRAIL SPARTA NJ 07871

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$367,900.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 6,2500%. rate of

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Piace of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied I still owe amounts under this Note, I will pay those to interest before Principal. If, on December 01, 2037 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$2,265.23

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as "Prepayment." When I make a Prepayment, I will tall the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may spply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Famile MassFreddia Mass UNIFORM INSTRUMENT TEM 1646L1 (000W)

Farm 3200 1/01

MFCD3002

3330003754

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6 BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

calendar If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen 5.0000% days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default,

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Nota Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presenument and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Parally.—Facalle Mac/Freddle Mac UNIFORM INSTRUMENT

MFCD3002

Form 3200 1/01 3330003754

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further

notice or demand on Borrower. Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF T	HE UNDERS (Seal) Borrower	SHARON L GORMAN	(Seal)
	(Seal) -Вопомег	<u> </u>	(Seal) Bottower
	(Seal) -Borrower		(Seal) -Barrower
PAY TO THE ORDER OF WITHOUT RECOURSE U.S. MUNICAGE CORPORATION			[Sign Original Only]
MAREMOUSE COORDINATOR			. •

MULTISTATE FIXED RATE NOTE—Single Family—Faunle Mass/Freddle Mac UNIFORM INSTRUMENT

MFCD3002

3330003754

ALLONGE TO PROMISSORY NOTE

LOAN	INFOR	MAT	ON

Loan Number: 3330003754

Borrower(s) PHILIP T. GORMAN, SHARON L. GORMAN

Property Address: 20 SIGNAL HILL TRAIL, SPARTA, NJ 07871

Note Amount: 367,900.00

Note Date: November 28, 2007

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title

AVP

tIS4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bonz fide obligation

Recording Requested By/Return To: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330003754

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, sasign, transfer and convey, unto

Federal National Mortgage Association

a corporation organized and (herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated November 28, 2007

, made and executed by

PHEIP T GORMAN AND SHARON L GORMAN, HIS WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of , (367,900.00) Three Hundred Sticty Seven Thousand Nine Hundred (Include the Original Principal Amount and Meterity Date of Note(s)) , at page 199 8400

which Mortgage is of record in Book, Volume, or Liber No.

No. 2007120501002059t) of the

Records of SUBSEX

, together with the noto(s) and obligations therein 12/05/2017 . recorded on County, State of NJ described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on Decumber 27, 2007

M	US Martgaga Corp.
Witness	JOHN KUSKIN
•	. AVP
Witness	
	·
Anes	

This best ent Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON (A) WAS THE NAKER OF THIS INSTRUMENT

MAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

US Mortgage Corp. EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTRY NAMED IN THIS (C)

NOTARY

US4290

· J. A CAVALU**7ZO** CHARGE OF NEW JERSEY Chinaidssion Explies 7/22/2008 RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgagor and that the mortgago continues to secure a boos fide obligation

Recording Requested By/Return To: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: \$338003754

ASSIGNMENT OF MORTGAGE

For Velue Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. , a corporation organized and (herein "Assignee"), whose address is **New Jersey** existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by a certain Mortgage dated. November 28, 2007 PHILIP T GORMAN AND SHARON L GORMAN, HIS WIFE

to said in favor of PICATINNY FEDERAL CREDIT UNION and given to secure) Three Hundred Strty Seven Thousand Nine Hundred (Include the Original Principal Amount and Maturity Date of Note(s)) 8400 , at page which Mortgage is of record in Book, Volume, or Liber No. Records of SUSSEX No. 2007128501002059() of the , together with the note(s) and obligations , recorded on County, State of NJ 12/ 5/2007 therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Morigage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

The	BY: MANAGE
Witness	MICHAEL J. MCGRATH, JR.
Witness	AVP
Artest	-
Seal:	
This instrument Prepared By: PICATINNY FEDERAL CREDIT address: 100 MINERAL SPRINGS ROAD, DOVER, 87801 STATE OF	us.
CERTIFY THAT ON December 27, 2007 PERSONALLY CAME BEFORE HE AND STATED TO MY (A) WAS THE MAKER OF THIS INSTRUMENT (B) WAS AUTHORIZED TO AND DID EXECUTE THE ASOF	
(C) EXECUTED THIS INSTRUMENT AS THE ACT	OF THE INTITY NAMED IN THIS INSTRUMENT.
,	NOTARY

1154289

A POPULATION CAVALLUZZO · · · VULIC OF NEW JERSEYuraksion Expires 7/22/2008

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Region

DDF0000007666704

	•
Product Type	
Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No Expiration	Date 441877-08/19/08
Batch ID	22759030
Payee Code	055014614
Lender Loan ID	3330001896
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	2308 FRANKLIN LANE
Property City	ROCKAWAY TOWNSH
Property State	NJ
Property Zip Code	07866
Original Ln Amt/Line Amt	128800.00
Original Note Rate	6.125
First Paymnt Due	Jan 1, 2007
Loan Term	360
Loan P&I Amt (monthly)	782.61
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4006016265
Mortgage Type	Other
MOT CAGGE IADA	CHEL

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mo rtgage, Datek Mortgage, and DBA Lending Bolutions.

No Variances



Received: 08/14/2008 Printed: 08/15/2008 ORIGINAL

NOTE

November 17, 2006

PINE BRROK

New Jersery

2308 FRANKLIN LANE ROCKAWAY TOWNSHIP, NJ 07866

(Property Address

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$128,800.00 (this amount is called 'Principal'), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.1250%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Piace of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on January 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on December 01, 2036

The still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date,"

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments
My monthly payment will be in the amount of U.S. \$782.61

4 BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Faunic Mass Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01

CARLINO SECURE OF THE PROPERTY OF THE PROPE

MFCD3002

(Page) of 3 pages)

3330001896

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reciuction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

calendar If the Note Holder has not received the full amount of any monthly payment by the end of 5.00000% days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment,

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class until to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guaranter, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of its may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid,

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Morigage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Slugic Family—Famile Man/Freddie Mac UNIFORM INSTRUMENT

Form 3104 1/01

MFCD3002

iPage 2 of 3 roses!

QREATLAND III To Order Call: 1-800-530-1010 (2) Picc 816-791-1131 3330001896

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I one under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNI	DERSIGNED.
Michael Markson Born	
(\$	ical) (Scal) -Bonower
(\$ -Bore	ical) (Seal) Borrower
Pay to the order of	[Sign Original Only]
WITHOUT RECOURSE U.S. MORTORCE CORPORATION BRENDA WILLIAMS WARREQUISE COURDINATOR	

MULTISTATE FIXED RATE NOTE-Single Family-Family Mac/Freddle Mac UNIFORM INSTRUMENT

Form 3200 1/01

MFCD3002

(Puge 3 of 3 pages)

0/26/TLAND III To Order Calc 1-800-530-8772 (3) Fine 618-701-1135 3330001896

ALLONGE TO PROMISSORY NOTE

LOAN	<u>INFORMATION</u>	١
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Loan Number: 3330001896

BOTTOWOT(\$) MICHAEL MARKSON, MARGARET D. MARKSON

Property Address: 2308 FRANKLIN LANE, ROCKAWAY TOWNSHIP, NJ 07866

Note Amount: 128,800.00

Note Date: November 17, 2006

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

larhe

MECHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE
The assignee is not acting as a nominee of the mortgager and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo:

MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330001696

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

, a corporation organized and (herein "Assignee"), whose address is New Jersey existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by a certain Mortgage deted November 17, 2006 MICHAEL MARKSON AND MARGARET D MARKSON, HUSBAND AND WIFE to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure) One Hundred Twenty Eight Thousand Eight Hundred payment of , (128,800.00 (Include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. for us Records of MORRIS No. 2008112957 , together with the note(s) and obligations , recorded on 11/29/2006 County, State of NJ therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage TO HAVE AND TO HOLD the same unto Assignee, its successor and satigns, forever, subject only to the terms and conditions of the above-described Mortgage. IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 12, 2008 PICATINNY FEDERAL CREDIT UNION MICHAEL J. MCGRATH, 10 Witness AVP Attest Saul: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 Hours STATE OF New-FACEY, COUNTY OF Munuel I. HYMPATU I CERTIFY THAT ON August 13, 2008
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHOBIZED TO AND DID EXECUTE THIS INSTRUMENT
AS OF PICATINNY FEDERAL CREDIT UNION EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INST (C)

> SUZANNE HARIA CAVALLU220 HOTARY PUBLIC OF NEW JERSEY Commission Expires 7-22-2013

US4289

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330001896

BOTTOWET(S): MICHAEL MARKSON, MARGARET D. MARKSON

Property Address: 2308 FRANKLIN LANE, ROCKAWAY TOWNSHIP, NJ 07666

Note Amount: 128,800.00

Note Date: November 17, 2006

Pay to the order of:

Without Recourse US MORTGASE CORP.

KIMBERLEE COLAIACOVO

VICE PRESIDENT

Loan Number

US4056

3330001898

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgager and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330001896

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

, a corporation organized and

existing under the laws of

(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated November 17, 2005

, made and executed by

MICHAEL MARKSON AND MARGARET D MARKSON, HUSBAND AND WIFE

and given to secure to and in favor of US Mortgage Corp.) One Hundred Twenty Eight Thousand Eight Hundred (Include the Original Principal Amount and Mauurity Date of Nota(s))
which Mongage is of record in Book, Volume, or Liber No. 20880 at ps (or as No. 2008112957 Records of MORRIS

, together with the note(s) and obligations therein 11/29/2008 County, State of NJ . recorded on described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

US Mortgege Corp. LORA BRINK

MIMBERLEE COLATACOVO VICE PRESIDENT

Witness

Attest

Scal:

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MICROID

I CERTIFY THAT ON August 13, 2000 , KIMBERLEE COLAIACOVO PERSONALLY CAME BEFORE HE AND STATED TO MY SATISFACTION THAT THIS PERSON (A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS ULCO PERSONAL.

AS VICE PRESIDENT OF US MEXECUTED THIS INSTRUMENT AS THE ACT OF THE E US MOREGAGE COSP. INSTRUMENT.

US4290

DIANNA CORTES NOTARY PUBLIC OF NEW JERSEY COMMISSION EXPIRES 04/27/2010

Region

DDF0000007666705

Product Type	·
	U. S. MORTGAGE CORP.
Seller Name	23884-000-7
Seller No.	100
Contract No Expiration	22759030
Batch ID	055014614
Payee Code	• •
Lender Loan ID	3330002397
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	55 UPPER RAINBOW TRAIL
Property City	PARSIPP ANY AKA
Property State	LK LK
Property Zip Code	07834
Original Ln Amt/Line Amt	156000.00
	5.875
Original Note Rate	Apr 1, 2007
First Paymnt Due	360
Loan Term	922.80
Loan P&I Amt(monthly)	-
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4006016266
Mortgage Type	Other
woredade -150	

CSC PTI Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Veriance: No Variances



Received: 08/14/2008 Printed: 08/15/2008 ORIGINAL

NOTE

February 28, 2007 [Date] PINE BROOK

New Jersery

55 UPPER RAINBOW TRAIL
PARSIPPANY AKA DENVILLE, NJ 07834

(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$156,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2, INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.8750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on April 01, 2007.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on March 01, 2037 , I still owe amounts under this Note, I will pay those

amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments
My monthly payment will be in the amount of U.S. \$922.80

BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fanale Man/Freddie Mac UNIFORM INSTRUMENT

Foren 3200 1/00 GreatGots**

ITEM 1846L I (DOCK)

MFCD3002

3330002397

LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such luan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments calendar If the Note Holder has not received the full amount of any monthly payment by the end of days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in definit, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is elso obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note,

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid,

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Family Man/Probble Mac UNIFORM INSTRUMENT

Form 3200 1/01 Puna 7 Al 3 3330002397

MFCD3002

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment of full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

(Seal) -Bonower
(Seal)
-Ватомея
•
(Scal)
-Воложег
•

[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family -Feanie Mee/Freddle Mac UNIFORM INSTRUMENT

MFCD3002

Form 3200 i/01 Granthes** (Page 3 or 3) 3330002397

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002397

Borrower(s) NAN H. MUTNICK

Property Address: 55 UPPER RAINBOW TRAIL, PARSIPPANY AKA DENVILLE, NJ 07834

Note Amount: 156,000.00

Note Date: February 28, 2007

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picationy Federal Credit Union

MICHAEL J. MCGRATH, JR.

AVP

US4057

Title

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE
The assignee is not acting as a nominee of the mortgagor and that the mortgage
continues to secure a bora fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330002397

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Montgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. , a corporation organized and (herein "Assignez"), whose address is **New Jersey** existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by e certain Mortgage dated February 28, 2007 NAN H, MUTNICK, A SINGLE WOMAN to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure) One Hundred Fifty Six Thousand (include the Original Principal Amount and Maturity Date of Note(s)) , at page 1175 which Mortgage is of record in Book, Volume, or Liber No. 20763 Records of MORRIS No. 2007023274 , together with the note(s) and obligations , recorded on 3/ 8/2007 County, State of NJ therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008 PICATINNY FEDERAL CREDIT UNION

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, PICATINNY FEDERAL CREDIT UNION
BY Witness

Witness

MICHAEL J. MCGRATH, JR.

AVP

AREA

Scal:

This instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 Mineral Springs Road, dower, 07801

STATE OF

COUNTY OF

I CERTIFY TRAT ON August 13, 2006
PERSONALLY CAME BEFORE NE AND STATED TO HY SATISFACTION THAT THIS PERSON

(B) WAS THE MARGE OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS

OF PICATINNY FEDERAL CREDIT UNION

OF PICATINY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE CATTITY NAMED IN THIS INSTRUMENT

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE CATTITY NAMED IN THIS INSTRUMENT

US4289

BUZANDE MARIA CANALLIZADA NOTARY PUBLIC OF MEW JETAS

LOAN INFORMATION

Loan Number: 3330002397
Borrower(s): NAN H. MUTNICK

Property Address; 55 UPPER RAINBOW TRAIL, PARSIPPANY AKA DENVILLE, NJ 07834

Note Amount: 158,000.00
Note Date: February 28, 2007

Pay to the order of:

Without Recourse
US MORTGAGE CORP.

BY/ XXXXV VICE PRESIDENT

Loan Number

US4056

3330002397

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330002397

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Morrgage (herein "Assignor") whose address ta 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

a corporation organized and (herein "Assignee"), whose address is

existing under the laws of

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated Fabruary 28, 2807

, made and executed by

NAN H. MUTNICK, A SINGLE WOMAN

to and in favor of US Mortgage Corp.

and given to secure

) One Hundred Fifty Six Thousand

(Include the Original Principal Amount and Maturity Date of Note(s)) , at page 1175

which Mortgage is of record in Book, Volume, or Liber No. 20763

No. 2007023274

) of the

Records of MORRIS

US Mortgage Corp.

County, State of NJ

03/06/2007 , recorded on

, together with the note(s) and obligations therein

KIMBERLEE COLAIACOVO

VICE PRESIDENT

described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignce, its successor and assigns, forever, subject only to the terms and conditions of

theve-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008.

Witness

Attest

Seak

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

LORA BRINK

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON AUGUST 13, 2008 , KIMBERLEE COLAIACOVO PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON (A) WAS THE MAKER OF THIS INSTRUMENT (B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS VICE PRESIDENT OF EXECUTED THIS INSTRUMENT AS THE ACT OF

THES INSTRUMENT.

US4290

DIANNA CORTES NOTARY PUBLIC OF NEW JERSEY COMMISSION EXPIRES 04/27/2010

DDF0000007666706

Product Type II. S. MORTGAGE CORP. Seller Name 23884-000-7 Seller No. 441877-08/19/08 Contract No. - Expiration Date 22759030 Batch ID 055014614 Pavee Code 3330004404 Lender Loan ID U. S. MORTGAGE CORP. Servicer Name 23884-000-7 Servicer No. 25B ROBYN LANE Address TOBYHANNA TOWNS Property City PA Property State 18347 Property Zip Code 165050.00 Original Ln Amt/Line Amt 6.125 Original Note Rate Jun 1, 2008 First Paymnt Due 360 Loan Term 1002.87 Loan P&I Amt(monthly) Whole/First Submission Type/Lien Fixed Rate Amortization Type 3 Loan Type 080 Certification Priority 4006016267 FNMA Loan No. Other Mortgage Type

CSC FYI Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance:



Received: 08/14/2008 Printed: 08/15/2008

NOTE

April 22, 2008

Stroudsburg [City]

Pennnsylvania

25B ROBYN LANE TOBYHANNA TOWNSHIP, PA 18347

[Property Address]

1. BORROWER'S PROMISE TO PAY

(this amount is called In return for a loan that I have received, I promise to pay U.S. \$165,050.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 6.1250%

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

1st day of each month beginning on I will make my monthly payment on the I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note, Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on May 01, 2038 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,002.87

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE-Single Family-Funnie Man/Freddie Mac UNIFORM INSTRUMENT ITEM 1048L 1 (0000)

Form 3200 1/01

MECD3002

3330004404

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Famile Man/Freddie Man UNIFORM INSTRUMENT

Ferm 3290 1/0) OrantDock** (Page 2 of 3) 3330004404

MFCD3002

Case 2:09-cv-01295-GEB -MCA Document 90-34 Filed 12/15/10 Page 43 of 99 PageID:

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate paymont in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is probibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF	THE UNDERS	IGNED.		
Albora & Housing DEBORAH HORNING	(Scal) -Borrower	BRUCE HORNING	mij.	(Scal)
	(Scal) -Borrower			(Scal
	-Borrower			(Seal

[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Family Mac/Freddle Mac UNIFORM INSTRUMENT

MFCD3002

Ferm 3200 1/01 GreatDook ** (Page J of 3) 3330004404

LOAN INFORMATION

Loan Number: 3330004404

Borrower(e) DEBORAH HORNING, BRUCE HORNING

Property Address: 25B ROBYN LANE, TOBYHANNA TOWNSHIP, PA 18347

Note Amount: 165,050.00

Note Date: April 22, 2008

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgager and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: 19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number	r. 332	30004494	ASSIGNMENT	OF M	ORTGAGE	
For Val	lue Rec	wived the and	ersigned holder of a Mortgage ((herein "Assig	nor") whose address is	
			100 MINERAL SPRINGS	ROAD, DOVE	R, 07801	• ,
dom barehir	aran?	ardi ession its	insfer and convey, unto US N	ORTGAGE	CORP.	
que neres	Rearies,	BON, BO., B.,	••••			ine amenized and
					, a corp	oration organized and e"), whose address is
existing und	er the	ews of	New Jersey		•	, ,
			19D CHAPIN ROAD, P	NE BROOK, N	iJ 8705 0	
a certain Mo	odgage	: dated April 2	2, 200\$, ma	de and execute	ad by	
		DER	IORAH HORNING AND BRUCE	HORNING, V	WIFE AND HUSBAND.	
to and in fav	vor of	PICATINNY	FEDERAL CREDIT UNION		•	and given to secure
payment of	. ,	185 050 00	One Hundred Sixty	y Five Thousa	nd Fifty	
		(Include the Original Principal Armo	unt and Maturit	y Date of Note(s))	(or as
which Mort	igage i	of record in E	look, Volume, or Liber No.		, et page	(0: 10)
No.) of the	,	Records of	MONROE	
			, recorded on		, together wil	h the note(s) and obligations
County, Str	ste of	PA	the section of the thornes	with interest	and all rights accrued or	to accrue under such Mortgage
Witness	1	dabe	F, the undersigned Assignor ha		ATINNY FEDERAL CREE	THE UNION
Witness						
** 10,000					AVP	
						• .
Anest						
Seal:						•
address: 1	DF A	NERAL SPRIN	, COUNTY OF	ens	June 1 T.	N. Seema
I CERT	IFY 7	HAT ON Aug	RE ME AND STATED TO M	Y SATISFAC	TION THAT THIS P	erson
						•
(A) (B)	WAS	AUTHORIZE	TO AND DID EXECUTE T	rhis instr F Picatini	OMENT VY FEDERAL CREDIT U	NION
(C)		CUTED THIS	INSTRUMENT AS THE AC	OF THE P	MITTY NAMED IN TO	HIS INSTRUMENT

US4289

LOAN INFORMATION

Loan Number: 3330004404

BOTOWOTES: DEBORAH HORNING, BRUCE HORNING

Property Address: 25B ROBYN LANE, TOBYHANNA TOWNSHIP, PA 18347

Note Amount: 165,050.00

Note Date: April 22, 2008

Pay to the order of:

Without Recourse
US MORTG GE CORP.

AIMPERLEE COLAIACOVO

VICE PRESIDENT

US4056

Loan Number

3330004404

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330004484

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Montgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

a corporation organized and

existing under the laws of

(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated April 22, 2008

, made and executed by

DEBORAH HORNING AND BRUCE HORNING, WIFE AND HUSBAND.

and given to secure to and in favor of US Mortgage Corp.) One Hundred Sixty Five Thousand Fifty (include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. , et page Records of MONROE No.) of the

, together with the note(s) and obligations therein County, State of PA recorded on described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on Apput 13, 2008

US Mortgage Corp.

KIMBERLEE COLAIACOVO

VICE PRESIDENT

Witness

Attest

Scal:

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF HORRIS KIMBERLEE COLAIACOVO

I CERTIFY TRAT ON August 13, 2008 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT

WAS ADTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS VICE PRESIDENT

EXECUTED THIS INSTRUMENT AS THE ACT OF THE THE (C)

1154290

DIANNA CORTES NOTARY PUBLIC OF NEW JERSEY COMMISSION EXPIRES 04/27/2010

Case 2:09-cv-01295-GEB -MCA Document 90-34 Filed 12/15/10 Page 48 of 99 PageID: 1816

Region

DDF0000007666707

roduct Type		
Seller Name	υ.	s. MORTGAGE CORP.
Seller No.		23884-000-7
Contract No Expiration I	ate	441877-08/19/08
Batch ID		22759030
Payee Code		055014614
Lender Loan ID		3330004513
Servicer Name	υ.	s. MORTGAGE CORP.
Servicer No.		23884-000-7
Address		86 STOCKTON COURT
Property City		PARSIPPANY TROY
Property State		ŊJ
Property Zip Code		07950
Original Ln Amt/Line Amt		216900.00
Original Note Rate	,	5.875
First Paymnt Due		Jun 1, 2008
Loan Term		360
Loan P&I Amt(monthly)		1283.05
Submission Type/Lien		Whole/First
Amortization Type		Fixed Rate
loan Type		3
Certification Priority		080
FNMA Loan No.	•	4006016268
Mortgage Type		Other

CSC FTI Comments: Delivers notes and assignments separately. Accept endorsements from subsidieries: Skyline Mortgage, Datek Hortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 08/14/2008 Printed: 08/15/2008

NOTE

April 22, 2008 (Detel

PINE BROOK [Chy]

New Jersey

86 STOCKTON COURT PARSIPPANY TROYHILLS, NJ 07950

(Property Address)

1. BORROWER'S PROMISE TO PAY

(this amount is called In return for a loan that I have received, I promise to pay U.S. \$216,900.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

June 01, 2008

1st day of each month beginning on I will make my monthly payment on the I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal If, on May 01, 2038 amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,283.05

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment," When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Nom. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Fraddle Mar UNIFORM INSTRUMENT (TEM 1846L1 (0808)

Form 3200 1/01

MFCD3002

3330004513

LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

 \bigcirc

(A) Late Charge for Overdue Payments

calendar If the Note Holder has not received the full amount of any monthly payment by the end of days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time,

(E) Payment of Note Holder's Costs and Expense

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Faunle Man/Freddle Mae UNIFORM INSTRUMENT

orns 3200 1/01 7 3330004513

MFCD3002

Case 2:09-cv-01295-GEB -MCA Document 90-34 Filed 12/15/10 Page 51 of 99 PageID: 1819

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums accured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

(Seal) -Bostower	(Seal) -Bosrower	Outre R Stover	JULIE R. STOVER
(Seal) -Bonower	(Seal) Borrower		
(Scal) -Borrows	-Bonower		

[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mee/Freddie Mee UNIFORM INSTRUMENT

лен 1646U (800) MFCD3002 Ferm 3200 1/01 Gradition ** (Page 3 of 3) 3330004513

LOAN INFORMATION

Loan Number: 3330004513

Borrower(s) JULIE R. STOVER

Property Address: 86 STOCKTON COURT, PARSIPPANY TROYHILLS, NJ 07850

Note Amount: 216,900.00

Note Date: April 22, 2008

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAFLU MCGRATH, JR.

Title

AVP"

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3338004513

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 67651 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. , a corporation organized and

existing under the laws of

New Jersey

(herein "Assignee"), whose address is

19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated April 22, 2008

, made and executed by

JULIE R STOVER, UNMARRIED

to end in favor of PICATINNY FEDERAL CREDIT UNION and given to secure) Two Hundred Sixteen Thousand Nine Hundred payment of , (215,900.00 (Include the Original Principal Amount and Manufity Date of Nota(s)) (or se which Mortgage is of record in Book, Volume, or Liber No. 21072 Records of MORRIS No. 2008032817) of the

, together with the note(s) and obligations 4/30/2008 , recorded on County, State of NJ therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008 PICATINION FEBERAL CREDIT UNION MICHAEL J. MCGRATH, JR. Witness AVP

Attest

Scal:

This lostrument Propored By: PICATINNY FEDERAL CREDIT UNION

address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 Hours STATE OF

MILMAN I. MEGLOTI I CERTIFY THAT ON August 13, 2008
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON WAS THE MAKER OF THIS INSTRUMENT

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT PICATINNY FEDERAL CREDIT UNION

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRU (C)

NOTARY

US4289

SUZANNE MARIA CAVALLUZZO COTARY PUBLIC OF NEW JETSE Dominission Expires 7-22-2011

LOAN INFORMATION

Loan Number: 3330004513
Borrower(s): JULIE R. STOVER

Property Address: 86 STOCKTON COURT, PARSIPPANY TROYHILLS, NJ 07950

Note Amount: 216,900.00

Note Date: April 22, 2008

Pay to the order of:

Without Recourse
US MORTGAGE CORP.

VICE PRESIDENT

Loan Number

US4056

3330004513

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bons fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Losn Number: 3330004513

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

a corporation organized and

existing under the laws of

(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated April 22, 2005

, made and executed by

JULIE R STOVER, UNMARRIED

to and in favor of US Mortgage Corp.

end given to secure

payment of , (216,900.00

) Two Hundred Sixteen Thousand Nine Hundred

(include the Original Principal Amount and Maturity Date of Note(s)) , at page 0804

which Mortgage is of record in Book, Volume, or Liber No. 21072

(or as

No. 2008032617

) of the

Records of MORRIS

County, State of NJ

, recorded on 04/30/2008 , together with the note(s) and obligations therein

described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignce, its successor and saxigns, forever, subject only to the terms and conditions of the above-described Mortgage

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

US Montgage Corp.

RLEE COLAIACOVO

VICE PRESIDENT

Witness

Attest

Seal:

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON AUGUST 13, 2008

ERROUNALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS FERSON

AND THE PROPERTY OF THE PROPERTY

WAS THE MAKER OF THIS INSTRUMENT

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
WAS VICE PRESIDENT OF US HOTEGAGE Corp

EXECUTED THIS INSTRUMENT AS THE ACT OF THE

NETRUMENT.

DIANNA CORTES NOTARY PUBLIC OF NEW JERSEY COMMISSION EXPIRES 04/27/2010

US4290

(B)

(C)

Region

DDF0000007666708

		•
Product Type		
Seller Name	ับ.	S. MORTGAGE CORP.
Seller No.		23884-000-7
Contract No Expiration D	ate	441877-08/19/08
Batch ID		22759030
Payee Code		055014614
Lender Loan ID		3330004602
Servicer Name	σ.	S. MORTGAGE CORP.
Servicer No.		23884-000-7
Address		43 SAMMIS AVENUE
		DOVER
Property City		ТИ
Property State		07801
Property Zip Code		175000.00
Original Ln Amt/Line Amt		5.875
Original Note Rate		
First Paymnt Due	•	Jul 1, 2008
Loan Term		360
Loan P&I Amt(monthly)		1035.20
Submission Type/Lien		Whole/First
Amortization Type		Fixed Rate
Loan Type		3
Certification Priority		080
FNMA Loan No.		4006016269
Mortgage Type		Other

CSC FYI Comments: Delivers notes and assignments separately. Ascept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance:



Received: 08/14/2008 Printed: 08/15/2008

ORIGINAL

NOTE

May 29, 2008

Morristown [City]

New Jersey (Suic)

43 SAMMIS AVENUE **DOVER, NJ 07801**

[Property Address]

BORROWER'S PROMISE TO PAY

(this amount is called in return for a loan that I have received, I promise to pay U.S. \$175,000.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly 5.8750%. rate of

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on June 01, 2038 . I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,035.20

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fanale Mac/Freddle Mac UNIFORM INSTRUMENT TEM 1846L1 (0600)

Form 3200 1/01

MFCD3002

3330004602

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the smounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some Jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE-Single Family-Passile Mac/Freddle Mac UNIFORM INSTRUMENT

Form 3200 I/01
GranDocs**
(Page 2 of 3)
3330004602

TEM 1646L2 (00019) MFCD3002

Case 2:09-cv-01295-GEB -MCA Document 90-34 Filed 12/15/10 Page 59 of 99 PageID:

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

(Seal) -Borrower	DANN M. BERTA	PITNESS THE HAND(S) AND SEAL(S) OF THE UNDERS (Seal) MILLIP S. BERTA Borrower
(Seal) Borrower		(Seal) -Bonower
(Seal) -Borrower		(Scal) _Borrower
t [Sign Original Only	· Control of the Control	जनः "

MULTISTATE FIXED RATE NOTE—Single Family—Feathe Mass Freddle Mac UNIFORM INSTRUMENT

ITEM 164612 (0001 MFCD3002 Form 3200 L/81 GreatDoos* (Page 3 of 3) 3330004602

LOAN INFORMATION

Loan Number: 3330004602

Borrower(s) PHILLIP S. BERTA, DAWN M. BERTA

Property Address: 43 SAMMIS AVENUE, DOVER, NJ 07801

Note Amount 175,000.00

Note Date: May 29, 2008

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name /

MICHAEL J. MCGRATH, JR.

AVP

US4057

Title

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgager and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT 19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3	3330004602 <u>A</u>	SSIGNMENT	OF MOR	<u>rgage</u>	
		ned holder of a Mortgage (100 MINERAL SPRINGS	ROAD, DOVER, 074	וטו	•
does hereby gran	nt, sell, msign, transfer	and convey, unto US A	iortgage curu	• .	•
				а согрога	ion organized and
		New Jersey		(herein "Assignee"),	whose address is
existing under th	e laws at	19D CHAPIN ROAD, P	NE BROOK, NJ 070	58	
					i e
a certain Morige	age dated May 29, 200	-	de and executed by		
	PHRLI	P S. BERTA AND DAWN	M. BERTA, HUSBAN		
to and in favor	of PICATINNY FED	eral credit union		¹ ~ (and given to secure
payment of ,	/ 475 AON OO) One Hundred Sev	enty Five Thousand		-
•	(Inclu	ie the Original Principal Ame	and Maturity Date : 21102	of Note(s)) , at page 1745	(or as
which Mortgag	e is of record in Book,	Volume, or Liber No.	21102	, , ,	•
No. 200804508	BS) of the		Records of MOR		
	c 111	, recorded on	6/16/2008	, together with th	e note(s) and obligations
County, State of	NJ	and to become due thereo	n with interest, and a	il rights accrued or to	accrue under such Mortgage
the above-description in WiTh	aribed Mortgage. NESS WHEREOF, th	e undersigned Assignor ha	us executed this Assig	rament of Morigage of	
Witness				MICHAEL J. M	CGRATH, JR.
Attuest		<u>,</u>	_ 	AVP	
Attest		•			
Seal:	•	•		•	
address: 100 STATE OF I CERTIFY PERSONALI (A) WA (B) WA	THAT ON AUGUST LY CAME BEFORE ILS THE MAKE OF IS AUTHORIZED TO	COUNTY OF	Morkis My satisfaction This instrumen F Picatinny Fe	t Deral Credit Unic	ON _
•		_	NOTARY		-

LOAN INFORMATION

Loan Number: 3330004602

Borrower(s): PHILLIP S. BERTA, DAWN M. BERTA

Property Address: 43 SAMMIS AVENUE, DOVER, NJ 07801

Note Date: 175,000.00 May 29, 2008

Pay to the order of:

Without Recourse
US MORTGAGE CORP.

KIMBERLEE COLAIACOVO VICE PRESIDENT

Loan Number

US4056

3330004602.

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330604502

<u>ASSIGNMENT OF MORTGAGE</u>

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

a corporation organized and (herein "Assignee"), whose address is

existing under the laws of

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated May 29, 2008

. made and executed by

PHILLIP S, BERTA AND DAWN-M. BERTA, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

Dayment of , (175,000.00

) One Hundred Seventy Five Thousand (Include the Original Principal Amount and Maturity Date of Note(s)) , at page 1745 21102

which Mortgage is of record in Book, Volume, or Liber No.

or as

No. 2008045085

) of the

Records of MORRIS

, together with the note(s) and obligations therein 08/15/2008 County, State of NJ , recorded on described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage. IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

US Morigage Corp

ERLEE COLAIACOVO

VICE PRESIDENT

Witness

Attest

Seel:

This Instrument Prepared By: acidress: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF HORRIS

I CERTIFY THAT ON August 13, 2008 , KIMBERLEE COLAIACOVO PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS VICE PRESIDENT OF US MAYED

(B) EXECUTED THIS INSTRUMENT AS THE ACT OF THE 9 {C}

US Martgage Corp. INSTRUMENT.

US4290

DIANNA CORTES NOTARY PUBLIC OF NEW JERSEY COMMISSION EXPIRES 04/27/2010

FNMA-USM000000731

Region

DDF0000007666709

Product Type	
Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No Expiration	Date 441877-08/19/08
Batch ID	22759030
Payee Code	055014614
Lender Loan ID	3330004650
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	20 EAST STERLING STREET
Property City	WHARTON
Property State	In
Property Zip Code	07885
Original Ln Amt/Line Amt	194650.00
Original Note Rate	5.875
First Paymnt Due	Jul 1, 2008
Loan Term	360
Loan P&I Amt (monthly)	1151.43
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4006016270
Mortgage Type	Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Leading Solutions.

Variance: No Variances



Received: 08/14/2008 Printed: 08/15/2008

NOTE

May 20, 2008 (D#대

Pine Brook [City]

New Jersey IState

20 EAST STERLING STREET WHARTON, NJ 07885

(Property Address)

1. BORROWER'S PROMISE TO PAY

(this amount is called In return for a loan that I have received, I promise to pay U.S. \$194,650.00 "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly

The interest rate required by this Section 2 is the rate 1 will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

l will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied , I still owe amounts under this Note, I will pay those to interest before Principal. If, on June 01, 2038 amounts in full on that date, which is called the "Maurity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,151.43

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Faunle Mae/Freddie Mae UNIFORM INSTRUMENT

Form 3200 1/01

TIEN 1646L1 (0608)

MFCD3002

3330004650

FNMA-USM000000709

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments If the Note Holder has not received the full amount of any monthly payment by the end of calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each mouthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is maited to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law, Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE...Single Family....Panule Mac/Fredde Mac UNIFORM INSTRUMENT

Form 1200 1/01 3330004650

MFCD3002

this Note. That Security instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S	S) OF THE UNDERSIG	NED.		
Magdalena Lalle Magdalena carrero	(Seal) -Borrower	· · · · · · · · · · · · · · · · · · ·		(Seal) -Borrower
	(Scal)	·	· · · · · ·	(Seal)
	-Borrower			
•				
·	(Seal)	:		(Seal)

[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mas/Freddle Mac UNIFORM INSTRUMENT

(TEM 1646L3 (3609) MFCD3002 Form 3200 1/01 GreetOcts** (Page 3 of 3) 3330004650

LOAN INFORMATION

Loan Number: 3330004650

Borrower(s) MAGDALENA CARRERO

Property Address: 20 EAST STERLING STREET, WHARTON, NJ 07885

Note Amount: 194,650.00

Note Date: May 20, 2008

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Plcatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

41

- US4057

Title

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The easignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330004650

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address in 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. a corporation organized and (herein "Assignee"), whose address is **New Jersey** existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by a certain Mortgage dated May 20, 2005 MAGDALENA CARRERO, A SINGLE WOMAN to end in favor of PICATINNY FEDERAL CREDIT UNION and given to secure) One Hundred Ninety Four Thousand Six Hundred Fifty (Include the Original Principal Amount and Maturity Date of Note(s)) (or as 21095 which Mortgage Is of record in Book, Volume, or Liber No.

Records of MORRIS No. 284343) of the , together with the note(s) and obligations recorded on 6/ 3/2008 County, State of NJ therein described and the money due and to become due thereon with interest, and all rights accound or to account under such Morigaga

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of

the above described Mortgage IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

PICATINNY FEDERAL CREEK UNION MICHAEL J. MCGRATH, JR. Witness Attest Seal:

This bustoment Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 Means New Tressy

COUNTY OF MANGEL J. NEGATH I CERTIFY THAT ON August 13, 2008

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT

WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
OF PICATINNY FEDERAL CREDIT UNION

EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS I (C)

NOTARY

US4289

(B)

BUZANNE MARIA CAVALLUZZO NOTARY SI INL. TY VEW JERGEY COMMISSION E-44188 7-22-2013

LOAN INFORMATION

Loan Number: 3330004650

BOITOWOF(S): MAGDALENA CARRERO

Property Address: 20 EAST STERLING STREET, WHARTON, NJ 07885

Note Amount: 194,650.00

Note Date: May 20, 2008

Pay to the order of:

Without Recourse/ US MORTGAGE CORP.

EIMBERLEE COLAIACOVO VICE PRESIDENT

Loan Number

US405&

3330004650

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bons fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330004650

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned bolder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

a corporation organized and (herein "Assignee"), whose address is

existing under the lows of

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated May 20, 2008

, made and executed by

MAGDALENA CARRERO, A SINGLE WOMAN

to much in favor of US Mortgage Corp.

and given to secure

for as

) One Hundred Ninety Four Thousand Six Hundred Fifty

(Include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No.

, at page 0848

No. 264343

) of the

County, State of NJ

, recorded on

, together with the note(s) and obligations therein 00/03/2008

described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

21005

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the shove-described Mortgage,

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

US Mortgage Corp.

KIMPERLEE COLATACOVO VICE PRESIDENT

Witness

Viteral

Scal:

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS ESSEX

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS VICE PRESIDENT OF US Northage Corp.

EXECUTED THIS INSTRUMENT AS THE ACT OF THE

NSTRUMENT.

US4290

(C)

DIANNA CORTES NOTARY PUBLIC OF NEW JERSEY COMMISSION EXPIRES 04/27/2010

FNMA-USM000000715

Region

DDF0000007666710

· · · · · · · · · · · · · · · · · · ·			
Product Type			
Seller Name	υ.	s.	MORTGAGE CORP.
Seller No.	• .		23884-000-7
Contract No Expiration	Date	•	441877-08/19/08
Batch ID		-	22759030
Payee Code			055014614
Lender Loan ID			3330004771
Servicer Name	U.	s.	MORTGAGE CORP.
Servicer No.	•		23884-000-7
Address	•		19 MIRROR PLACE
Property City	·		JEFFERSON TOWNS
Property State			NJ
Property Zip Code	•	·	07438
Original Ln Amt/Line Amt			306850.00
Original Note Rate			5.875
•	÷		Aug 1, 2008
First Paymnt Due			360
Loan Term	-		1815.14
Loan P&I Amt (monthly)	•		Whole/First
Submission Type/Lien			Fixed Rate
Amortization Type			3
Loan Type	•		080
Certification Priority	•		
FNMA Loan No.	•		4006016271
Mortgage Type	٠.		Other

CSC FYI Comments: Delivers notes and assignments separately. Accept endorsements from subsidiaries: Ekyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 08/14/2008 Printed: 08/15/2008

NOTE

Rocksway [City]

New Jersey (State)

19 MIRROR PLACE JEFFERSON TOWNSHIP, NJ 07438

[Property Address]

1. BORROWER'S PROMISE TO PAY

(this amount is called "Principal"), plus In return for a loan that I have received, I promise to pay U.S. \$306,850.00 interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.8750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month. August 01, 2008 . I will day of each month beginning on I will make my monthly payment on the 1st make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest , I still owe amounts under this Note, I will pay those amounts in full on that July 01, 2038 before Principal. If, on date, which is called the "Maturity Date."

i will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,815.14

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Singlo Family—Faunic Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

MFCD3002

Filed 12/15/10 Page 74 of 99 PageID:

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdne Payments

calendar days 15 If the Note Holder has not received the full amount of any monthly payment by the end of 5.0000 % of my overdue after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by. delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as

MULTISTATE FIXED RATE NOTE—Single Family—Facale Mar/Freddio Mac UNIFORM INSTRUMENT

Form 3200 1/01

MULTIETATE MFCD3002

Case 2:09-cv-01295-GEB -MCA Document 90-34 Filed 12/15/10 Page 75 of 99 PageID:

this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums accured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Botrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

(Seal)	<u> </u>	(Seal) `	<i>di</i>	Just 1/2
-Bonower	• :	-Bonower	Kimball	(Duen
		,		
(Seai) -Borrower		(Seal) -Berrower		
(Scal) -Botrower		(Seal) -Borover		

[Sign Original Only]

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mac Freddle Mac UNIFORM INSTRUMENT

MECTISTATE
(TEM 1648L3 (ESMAS)
MFCD3002

Form 3200 L/01

Grandboom* (Page 1 of 3) 3330004771

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330004771

Borrower(6) DUSTIN KIMBALL

Property Address: 19 MIRROR PLACE, JEFFERSON TOWNSHIP, NJ 07438

Note Amount 306,850.00

Note Date: June 12, 2008

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

AVP

U\$4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330004771

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 US MORTGAGE CORP. does hereby grant, sell, assign, transfer and convey, unto , a corporation organized and (herein "Assignee"), whose address is New Jersey existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07068 , made and executed by a certain Mortgage dated June 12, 2008 Dustin Kimball, a single man and given to secure to and in favor of PIGATINNY FEDERAL CREDIT UNION) Three Hundred Six Thousand Eight Hundred Fifty (Include the Original Principal Amount and Maturity Date of Note(s)) (or as which Mortgage is of record in Book, Volume, or Liber No. Records of PASSAIC , together with the note(s) and obligations , recorded on County, State of NJ therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgago TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008 PICATINNY FEDERAL CREDIT UNION MICHAEL J. MCGRATH, JR. Witness Allest This instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 L. JEBERY COUNTY OF STATE OF Numer I T. At Grant PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

OF PICATINNY FEDERAL CREDIT UNION EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUM (C) NOTARY BLIZANNE MARTA CAVALLIZZO NOTINY PUBLIC OF NEW JERSEY Commission Express 7-22-2013

US4289

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330004771
Borrower(s): DUSTN KIMBALL

Property Address: 19 MIRROR PLACE, JEFFERSON TOWNSHIP, NJ 07438

Note Amount: 300,850.00
Note Date: June 12, 2008

Pay to the order of:

Without Recourse
US MORTGAGE CORP.

KIMMERLEE COLAIACOVO VICE PRESIDENT

Loan Number

US4056

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330004771

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address in 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, self, assign, transfer and convey, unto

Federal National Mortgage Association

 corporation organized and (herein "Assignee"), whose address is

existing under the laws of

3900 Washington Avenue NW, Washington, DC 20016

a cenain Mortgage dated June 12, 2008

, made and executed by

DUSTIN KIMBALL, A SINGLE MAN

to and in favor of US Mortgage Corp.

and given to secure

payment of , (396,850.00

) Three Hundred Six Thousand Eight Hundred Fifty

(Include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. , at page

for as

) of the

Records of PASSAIC

, together with the note(s) and obligations therein , recorded on County, State of NJ described and the money due and to become due thereon with interest, and all rights secrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and easigns, forever, subject only to the terms and conditions of the above-described Mortgage

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

US Morterige Corp

XIMBERLEE COLAIACOVO

VICE PRESIDENT

Witness

Altes

This Instrument Prepared By: address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF HORRIS

I CERTIFY THAT ON August 13, 2008 KIMBERLEE COLAIACOVO
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(B)

WAS THE MAKER OF THIS INSTRUMENT
WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT us Mortgage UMENT.

AS VICE PRESIDENT AS THE ACT OF THE ENTIRE EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTIRE (C)

US4290

DIANNA CORTES NOTARY PUBLIC OF NEW JERSEY COMMISSION EXPIRES 04/27/2010

FNMA-USM000000707

Region

DDF0000007666711.

•				i e
Product Type		**	a	MORTGAGE CORP.
Seller Name		υ.	۵.	23884-000-7
Seller No.				
Contract No Expiration	Date	1		441877-08/19/08
Batch ID				22759030
Payee Code				055014614
Lender Loan ID				3330004845
Servicer Name		V.	g.	MORTGAGE CORP.
Servicer No.			•	23884-000-7
•	5397	BU	CK.	SETTLEMENT ROAD
Address	557.			BATH
Property City				NY
Property State				14810
Property Zip Code				176300.00
Original Ln Amt/Line Am	t			5.875
Original Note Rate				
First Paymnt Due		•		Aug 1, 2008
Loan Term				360
Loan P&I Amt(monthly)				1042.89
Submission Type/Lien				Whole/First
Amortization Type			•	Fixed Rate
Loan Type				. 3
Certification Priority				080
				4006016272
FNMA Loan No.		-		Other
Mortgage Type				

CSC FYI Comments:
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Nortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 08/14/2008 Printed: 08/15/2008



NOTE

јила 30, 2008 [Deb]

VOORHEESVILLE [City]

New York

5397 BUCK SETTLEMENT ROAD **BATH, NY 14810**

(Property Address)

1. BORROWER'S PROMISE TO PAY (this amount is called In return for a loan that I have received, I promise to pay U.S. \$176,300.00 "Principal"), plus Interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note, The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month. August 01, 2008 1st day of each month beginning on I will make my monthly payment on the I will make these payments every month until I have paid all of the principal and interest and any other charges described

below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied I still owe amounts under this Note, I will pay those to interest before Principal, If, on July 01, 2038

amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,042.89

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

NEW YORK FIXED RATE NOTE—Single Pamily—Fannic MacFreddie Mac UNIFORM INSTRUMENT

Ferm 3233 1/01

TELL 2000 1 8019 **MFNY3120**

(Page 1 of 3 pages)

OFFEATLAND To Older Out: 1-800-530-8580 (D Fec \$18-781-1131 3330004845

FNMA-USM000000687



5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest of other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

BORROWER'S PAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments calendar If the Note Holder has not received the full amount of any monthly payment by the end of days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 2.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that If I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, masonable automoys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

NEW YORK VIXED BATE NOTE...Single Family...Faunle Mac/Freddle Mac UNIFORM INSTRUMENT

Term 3233 1/01

MFNY3120

(Page 2 of 3 pages)

OREATLAND
To Order Call: 1-800-500-8398; C Fac: 818-791-1131 3330004845

Case 2:09-cv-01295-GEB -MCA Document 90-34 Filed 12/15/10 Page 83 of 99 PageID:

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Lender may require immediate payment in full of all Sums Secured by this Security Instrument if all or any part of the Property, or if any right in the Property, is sold or transferred without Lender's prior written permission. If Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred without Lender's prior written permission, Lender also may require immediate payment in full. However, this option shall not be exercised by Lender if such exercise is problished by Applicable Law.

If Lender requires immediate payment in full under this Section 18, Lender will give me a notice which states this requirement. The notice will give me at least 30 days to make the required payment. The 30-day period will begin on the date the notice is given to me in the manner required by Section 15 of this Security Instrument. If I do not make the required payment during that period, Lender may act to enforce its rights under this Security Instrument without giving me any further notice or demand for payment.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

()

WITHESS THE HAND(S) AND SEAL(S) OF THE UNDERS LOW TOWN (MIL) (LUCLUM BO (Seal) TIM S. LIDENS THROUGH HIS ATTORNEY (Seal) IN FACT, AIMEE R. CHURCHILL, ESQ.	LISA A JOENS THROUGH HER ATTORNEY BORDOWER IN FACT, AMEE R. CHURCHILL, ESQ
(Scal) -Borrower	(Sext] -Borrowe
(Scal) -Borrower	(Seal -Barrowe

[Sign Original Only]

NEW YORK FIXED RATE NOTE—Single Family—Familie Mac/Freddia Mac UNIFORM INSTRUMENT

Ferra, 3233 1/01

пты жиськия MFNY3120 (Page 3 of 3 pages

0ABATLAND To their GR 1-804-850-850 TO Fix 618-751-151 3330004845

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330004845

Borrower(s) TIM S. JOENS, LISA A. JOENS

Property Address: 5397 BUCK SETTLEMENT ROAD , BATH, NY 14819

Note Amount: 176,300.00

Note Date: June 30, 2008

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Title

MICHAEL J. MCGRATH, JR.

AV P

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE
The assignee is not acting as a nominee of the mortgager and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330004848 ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. a corporation organized and (herein "Assignee"), whose address is New Jersey existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by a certain Mortgage dated June 30, 2008 TIM 3 JOENS AND LISA A JOENS, HUSBAND AND WIFE to and in fevor of PICATHNY FEDERAL CREDIT UNION and given to secure) One Hundred Seventy Six Thousand Three Hundred (Include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage Is of record in Book, Volume, or Liber No. Records of STEUBEN No 002067280019 , together with the note(s) and obligations , recorded on 7/10/2008 County, State of NY therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008 PICATINNY FEDERAL CREDIT UNION MICHAEL J. MCGRATH, JR Witness AVP Attest Seal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 New Trusca , COUNTY OF STATE OF I CERTIFY THAT ON August 13, 2008 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT PICATINNY FEDERAL CREDIT UNION as <u>Ave</u> OF ACT OF THE (ENTITY NAMED EXECUTED THIS INSTRUMENT AS (C)

US4289

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330004845

Borrower(s): TIM S. JOENS, LISA A. JOENS

Property Address: 5397 BUCK SETTLEMENT ROAD , BATH, NY 14810

Note Amount: 176,300.00

Note Date: June 30, 2008

Pay to the order of:

Without Recourse
US MORTGAGE CORP.

KIMBERLEE COLAIACOVO VICE PRESIDENT

Loan Number

US4056

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assigned is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330004845

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, New Jersey 07058 does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

a corporation organized and (herein "Assignee"), whose address is

existing under the laws of

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated June 30, 2008

, made and executed by

TIM S JOENS AND LISA A JOENS, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

ACRUMENT.

) One Hundred Seventy Six Thousand Three Hundred

(Include the Original Principal Amount and Maturity Date of Note(s)) at page 202

which Mortgage is of record in Book, Volume, or Liber No.

No. 002057260019

) of the

Records of STEUBEN

County, State of NY

, recorded on 07/10/2008 , together with the note(s) and obligations therein

described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008

KIMBERLEE COLAIACOVO

VICE PRESIDENT

Witness

Attest

Scal:

This Instrument Prepared By:

address: 19D Chapin Road, Pine Brook, NJ 07058

Essex

STATE OF NEW JERSEY, COUNTY OF HORRIS

KIMBERLEE COLAIACOVO

I CERTIFY THAT ON August 13, 2008 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

WAS THE MAKER OF THIS INSTRUMENT
WAS RUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS VICE PRESIDENT OF US MOREG

EXECUTED THIS INSTRUMENT AS THE ACT OF THE E)

US Mortgage

US4290

DIANNA CORTES NOTARY PUBLIC OF NEW JERSEY COMMISSION EXPIRES 04/27/2010 -----18(

96/13/2008 09:00 68759448

JOHN CT HAVES (

PAGE 05/07

DURABLE GENERAL POWER OF ATTORNEY NEW YORK STATUTORY SHORT FORM

COPY

THE POWERS YOU GRANT BELOW CONTINUE TO BE EFFECTIVE SHOULD YOU BECOME DISABLED OR INCOMPETENT

CAUTION: THIS IS AN IMPORTANT DOCUMENT. IT GIVES THE PERSON WHOM YOU DESIGNATE (YOUR "AGENT"). BROAD POWERS TO HANDLE YOUR PROPERTY DURING: YOUR LIFETIME, WHICH MAY INCLUDE POWERS TO MORTGAGE, SELL, OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU, THESE POWERS WILL CONTINUE TO EXIST EVEN AFTER YOU BECOME DISABLED OR INCOMPETENT. THESE POWERS ARE EXPLAINED MORE FULLY IN NEW YORK GENERAL OBLIGATIONS LAW, ARTICLE 5, TITLE 15, SECTIONS 5-1502A THROUGH 5-1503, WHICH EXPRESSLY [18] 8] PERMIT THE USE OF ANY OTHER OR DIFFERENT FORM OF POWER OF ATTORNEY.

THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL OR OTHER HEALTH CARE DECISIONS. YOU MAY EXECUTE A HEALTH CARE PROXY TO DO THIS.

IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.
THIS is intended to constitute a DURABLE GENERAL POWER OF ATTORNEY pursuant to Article 5, Title 15 of the New York General Obligations Law:

I, TIM S. JOENS of 116 Edwin Lane, Stroudsburg, Pennsylvania 18360, do hereby appoints

Almee R. Churchill, Esq. 101 E. Main St. Odessa, NY 14869

my attorneys-in-fact TO ACT

- () Each agent may SEPARATELY act,
- () All agents must act TOGETHER.

IN MY NAME, PLACE AND STEAD in any way which I myself could do, if I were personally present, with respect to the following matters as each of them is defined in Title 15 of Article 5 of the New York General Obligations Law to the extent that I am permitted by law to act through an agent:

(X) (A) real estate transactions:

PAGE 96/97 60759448 3/2009 99: 88 Including but not limited to the following: the power to execute the note, mortgage, HUO and all necessary documents to mortgage and purchase the property at 5397 Buck Settlement Road, Bath, New York 14810. (B) chattel and goods transactions; (C) bond, share and commodity transactions; (D) banking transactions: (E) business operating transactions; (F) Insurance transactions; (G) estate transactions; (H) claims and litigation; (I) personal relationships and affairs; (J) benefits from military service; (K) records, reports and statemente; (L) retirement benefit transactions; () (M) making gifts to my spouse, children and more remote descendants, and parents, not to exceed in the aggregate \$ 10,000 to each of such persons in any year;) (N) tax matters; (0) all other matters; () (P) full and unqualified authority to my attorneys in-fact to delegate any or all of the foregoing powers to any person or persons whom my attorneys-in-fact shall salect; .
() (Q) each of the above matters identified by the following letters: A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P. This durable Power of Attorney shall not be affected by my subsequent disability or TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, I HEREBY AGREE THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, AND I FOR MYSELF AND FOR MY HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, HEREBY AGREE TO INDEMNIFY AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

THIS DURABLE GENERAL POWER OF ATTORNEY MAY BE REVOKED BY ME AT ANY TIME.

TIM S, JOENS

In Witness Whereof I have hereunto signed my name this 1345

Case 2:09-cv-01295-GEB -MCA	Document 90-34	Filed 12/15/10	Page 90 of 99 PageID:
	 1858		Ţ.

86/13/2008 89:88 6875944

JOHN CT HAYES

PAGE 07/07

ACKNOWLEDGEMENT

STATE OF NEW JESSEY) COUNTY OF MORRY) #4.

On the 12 day of June, 2008, before me, the undereigned, a Notary Public in and for said State, personally appeared TIM S. JOENS, personally known to me and proved to me on the basis of astistatory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his aspecity, and that by his eignature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

NOTARY PUBLIC

LESLIE GRACIAS NOTARY PUBLIC OF NEW JERSE My Commission Explose Jan. 16, 2012 1859

6/\\3/2008 09:08 6875944B

JOHN OF HAYES

PAGE 82/87

DURABLE GENERAL POWER OF ATTORNEY NEW YORK STATUTORY SHORT FORM

COPY

THE POWERS YOU GRANT BELOW CONTINUE TO BE EFFECTIVE SHOULD YOU BECOME DISABLED OR INCOMPETENT

CAUTION: THIS IS AN IMPORTANT DOCUMENT. IT GIVES THE PERSON WHOM YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY DURING YOUR LIFETIME, WHICH MAY INCLUDE POWERS TO MORTGAGE, SELL, OR OTHERWISS DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THESE POWERS WILL CONTINUE TO EXIST EVEN AFTER YOU BECOME DISABLED OR INCOMPETENT. THESE POWERS ARE EXPLAINED MORE FULLY IN NEW YORK GENERAL OBLIGATIONS LAW, ARTICLE 5, TITLE 15, SECTIONS 5-1502A THROUGH 5-1503, WHICH EXPRESSLY [10] 8] PERMIT THE USE OF ANY OTHER OR DIFFERENT FORM OF POWER OF ATTORNEY.

THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL OR OTHER HEALTH CARE DECISIONS. YOU MAY EXECUTE A HEALTH CARE PROXY TO DO THIS.

IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.

THIS Is intended to constitute a DURABLE GENERAL POWER OF ATTORNEY pursuant to Article 5, Title 15 of the New York General Obligations Law:

I, LISA A. JOENS of 115 Edwin Lane, Stroudsburg, Pennsylvania 18360, do hereby appoint:

Almee R. Churchill, Esq. 101 E. Main St. Odessa, NY 14869

my attorneys-in-fact TO ACT
() Each egent may SEPARATELY act.
() All agents must act TOGETHER.

IN MY NAME, PLACE AND STEAD in any way which I myself could do, if I were personally present, with respect to the following matters as each of them is defined in Title 15 of Article 5 of the New York General Obligations Law to the extent that I am permitted by law to act through an agent:

(X) (A) real estate transactions;

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	HUD at		following: the power to execute into to mortgage and purchase the lew York 14810.		
. ç) (c) bo	ettel and goods transacti nd, share and commodit inking transactions;			
Ç) (E) bu) (F) Ins	siness operating transactures;	tions		•
· () (H) cla) (I) per	tate transactions; ilms and litigation; sonal relationships and i			
() (K) red	nefits from military service cords, reports and staten frament banefit transacti	nents;	•	.,
() (M) ma	king olfts to my spouse	, children and more remote desce		

This durable Power of Attorney shall not be affected by my subsequent disability or incompetence.

() (0) all other matters;
() (0) all other matters;
() (P) full and unqueilfied authority to my attorneys-in-fact to delegate any or all of the foregoing powers to any person or persons whom my attorneys-in-fact shell select;
() (Q) each of the above matters identified by the following letters: A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P.

) (N) tax matters;

TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, I HEREBY AGREE THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, AND I FOR MYSELF AND FOR MY HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, HEREBY AGREE TO INDEMNIFY AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

THIS DURABLE GENERAL POWER OF ATTORNEY MAY BE REVOKED BY ME AT ANY TIME.

In Witness Whereof I have hereunto signed my name this 13 day of June, 2008.

LISA A. JOENS

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Region

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roduct Type	U. S. MORTGAGE CORP.
eller Name	23884-000-7
Seller No.	140 100
Contract No Expiration	Date 4418//-00/19/00 22759030
Batch ID	2210000
Payee Code	055014614
Lender Loan ID	3330004895
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	143 MINE HILL ROAD
	MOUNT OLIVE TWP
Property City	ЦИ
Property State	07840
Property Zip Code	245700.00
Original Ln Amt/Line Amt	6.125
Original Note Rate	Sep 1, 2008
First Paymnt Due	360
Loan Term	1492.90
Loan P&I Amt (monthly)	
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4006016273
	Other
Mortgage Type	

CSC FYI Comments:
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance: No Variances



Received: 08/14/2008 Printed: 08/15/2008



NOTE

July 24, 2008 (Date)

HACKSETTSTOWN (City)

New Jersey (State)

143 MINE HILL ROAD MOUNT OLIVE TWP AKA HACKETTSTOWN, NJ 07840

[Property Address]

1. BORROWER'S PROMISE TO PAY

(this amount is called "Principal"), plus In return for a loan that I have received, I promise to pay U.S. \$245,700.00 interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of eash, check or money order. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.1250%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month. day of each month beginning on September 01, 2008 . I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest , I still owe amounts under this Note, I will pay those amounts in full on that August 01, 2038 before Principal. If, on date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments My monthly payment will be in the amount of U.S. \$1,492.90

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Famile Mac/Freddle Mnc UNIFORM INSTRUMENT

Form 3200 1/01

MULTISTATE

MFCD3002

Case 2:09-cv-01295-GEB -MCA Document 90-34 Filed 12/15/10 Page 96 of 99 PageID:

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other, loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calcular days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5,0000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default,

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address suited in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor, "Presentment" means the right to require the Note Holder to demand payment of amounts due, "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date us

MULTISTATE FIXED RATE NOTE—Single Family—Faunic Mad Freddie Mac UNIFORM INSTRUMENT

Farm 3200 1/01

MFCD3002

this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges WITNESS THE HAND(S) AND SEAL(S PATRICIA ARMIGER BORROWSE			(Seal) Borrower
archibald Davison, SR	Seat) Borrower	Guelding Nowan	(Seal) -Borrower
	(Seal) -Borrower		(Seal)
•			

MULTISTATE FIXED RATE NOTE—Single Family---Family Manifeddio Mac UNIFORM INSTRUMENT

MULTISTATE (TEM 1648L3 (050608) MFCD3002

Form 3200 1/01

[Sign Original Only]

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330004895

BOTTOWORLE PATRICIA ARMIGER, ARCHIBALD DAVISON, SR. GERALDINE DAVISON

Property Address: 143 MINE HILL ROAD, MOUNT OLIVE TWP AKA HACKETTSTOWN, NJ 07840

Note Amount: 245,700.00

Note Date: July 24, 2008

Pay to the order of: U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Title

MICHAEL J. MCGRATH, JR.

AV P

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE The assignce is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330004895

U\$4289

ASSIGNMENT OF MORTGAGE For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 MINERAL SPRINGS ROAD, DOVER, 07801 does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP. , a corporation organized and (herein "Assignee"), whose address is **New Jersey** existing under the laws of 19D CHAPIN ROAD, PINE BROOK, NJ 07058 , made and executed by e certain Mortgage dated July 24, 2008 JA ARMIGER, A MARRIED WOMAN AND ARCHIBALD DAVISON, SR AND GERALDINE DAVISON, HUSBAND AND to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure) Two Hundred Forty Five Thousand Seven Hundred peyment of , (245,700.00 (Include the Original Principal Amount and Masurity Date of Note(s)) (or as which Mortgage is of record in Book, Volume, or Liber No. Records of MORRIS) of the , together with the note(s) and obligations , recorded on County, State of NJ therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of above-described Mortgage IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on August 13, 2008 PICATINNY FEDERAL CREDIT UNION Witne MICHAEL J. MCGRATH, JR. Witness AVP Attest Seal: This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION address: 100 MINERAL SPRINGS ROAD, DOVER, 07801 STATE OF New Teaser Hocaus , COUNTY OF Mamal I. W I CERTIFY THAT ON August 13, 2008 PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS OF PICATENNY FEDE (B) PICATINNY FEDERAL CREDIT UNION EXECUTED THIS INSTRUMENT AS THE ACT OF THE COTITY NAMED IN THIS INSTRUMENT (C) NOTARY BUZANNE MARIA CAVALLIZZO NOTATY PUBLIC OF NEW JERSEY Commission Expires 7-22-2018

FNMA-USM000000683